

Certificate Number: 15317-PAE-DE-033873559

Bankruptcy Case Number: 14-18833



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 27, 2019, at 9:48 o'clock AM PST, Nicole Cruz completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 27, 2019 By: /s/Jezlygh Dela Cruz

Name: Jezlygh Dela Cruz

Title: Credit Counselor